IN THE CLAIMS

1. (currently amended) A method for generating customer leads for use by dealers attempting to sell a product to a plurality of customers using a computer coupled to a database, said method comprising the steps of:

~~providing a database of~~ storing customer information within the database including age, gender, income and payment history for each of the plurality of customers including inactive customers;

applying propensity models using the computer to one or more customers stored within the database, the propensity models including an early termination model and a cross-selling model, the early termination model for predicting a probability of early termination of a loan by the ~~predicting a propensity for~~ one or more customers ~~within the database to respond to an offer~~ wherein early termination includes a likelihood a customer will terminate a loan provided by the dealer before a contract life of the loan expires by prepaying the loan, the cross-selling model for predicting a probability of cross-selling to a predicted early termination customer wherein cross-selling includes a likelihood a customer will purchase another product from the dealer to retain the early termination customer as an active customer of the dealer;

applying an activation model and a timing model using the computer to one or more customers stored within the database, the activation model for predicting a probability of activating the one or more customers stored within the database including a likelihood that an inactive customer will accept an offer to sell a product from the dealer and become an active customer, the timing model for predicting when the customers will ~~respond to~~ accept the offer;

generating a ~~potential~~ customer lead list including customers satisfying the early termination model and the cross-selling model, or satisfying the activation model, wherein an early termination customer satisfying the cross-selling model is an early termination customer predicted to purchase another product from the dealer, and a customer satisfying the activation model is an inactive customer predicted to accept an offer to sell a product from the dealer; and

providing the ~~potential~~ customer <u>lead</u> list to one or more dealers.

2. (currently amended) A method according to Claim 1 wherein said step of ~~predicting a~~ <u>applying</u> propensity <u>models</u> further comprises the step of identifying ~~potential~~ <u>early termination</u> customers using a propensity model<u>, wherein the propensity model identifies prepaying customers at least three months before the prepaying customer prepays the loan</u>.

3. (currently amended) A method according to Claim 1 wherein said step of ~~predicting when the customers will respond~~ <u>applying an activation model and a timing model</u> further comprises the step of identifying when customers will ~~respond using a timing model~~ <u>purchase from the dealer</u>.

4. (currently amended) A method according to Claim 1 wherein <u>said step of storing customer information further comprises storing</u> the customer information ~~includes~~ <u>including</u> customer information on at least one of active customer files and inactive customer files.

5. (currently amended) A method according to Claim 1 wherein said step of generating a ~~potential~~ customer <u>lead</u> list further comprises the steps of:

clustering customers into customer groups according to customer characteristics; and

identifying specific needs for each customer group.

6. (currently amended) A method according to Claim 1 wherein said step of providing the ~~potential~~ customer <u>lead</u> list further comprises the steps of:

hosting the customer list on a web-based system; and

providing dealers with access to the web-based system.

7. (currently amended) A method according to Claim 1 wherein said step of providing the ~~potential~~ customer <u>lead</u> list further comprises the step of providing dealer access to the customer list through a telephone based system.

8. (currently amended) A method according to Claim 1 wherein said step of providing the ~~potential~~ customer lead list further comprises the step of mailing the customer list to the dealers through at least one of electronic-mail, the postal service and a courier service.

9. (currently amended) A method according to Claim 1 further comprising the step of providing results of customer contacts generated from the customer lead list to the database of customer information.

10. (currently amended) A method according to Claim 1 wherein said step of providing the ~~potential~~ customer lead list further comprises the step of determining which customers will respond to a dealer initiated contact using a direct response model.

11. (currently amended) A system for generating customer leads for use by dealers attempting to sell a product to a plurality of customers, the system comprising:

one or more databases of customer information, the customer information including age, gender, income and payment history for each of the plurality of customers including inactive customers;

a server comprising a plurality of models including propensity models, an activation model, and a timing model, wherein the propensity models include at least one of an early termination model and a cross-selling model;

a network; and

at least one computer connected to said server via said network, said server configured to:

apply the propensity models to one or more customers stored within the database, the early termination model for predicting a probability of early termination of a loan by the ~~predict a propensity for~~ one or more customers ~~within said database to respond to an offer,~~ wherein early termination includes a likelihood a customer will terminate a loan provided by the dealer before a contract life of the loan expires by prepaying the loan, the cross-selling model for predicting a probability of cross-selling to a predicted

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early termination customer wherein cross-selling includes a likelihood a customer will purchase another product from the dealer to retain the early termination customer as an active customer of the dealer;

apply an activation model and a timing model to one or more customers stored within the database, the activation model for predicting a probability of activating the one or more customers stored within the database including a likelihood that an inactive customer will accept an offer to sell a product from the dealer and become an active customer, the timing model for predicting predict when the customers will respond to accept the offer;[[,]]

generate a potential customer lead list including customers satisfying the early termination model and the cross-selling model, or satisfying the activation model, wherein an early termination customer satisfying the cross-selling model is an early termination customer predicted to purchase another product from the dealer, and a customer satisfying the activation model is an inactive customer predicted to accept an offer to sell a product from the dealer;[[,]] and

provide the potential customer lead list to one or more dealers.

12. (original) A system according to Claim 11 wherein said server is configured to identify potential customers using a propensity model.

13. (original) A system according to Claim 11 wherein said server is configured to predict when the customers will respond to the offer using a timing model.

14. (original) A system according to Claim 11 wherein said database comprises data corresponding to active and inactive customer files.

15. (original) A system according to Claim 11 wherein said server is configured to:

cluster customers into customer groups according to customer characteristics; and

identify specific needs for each customer group.

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16. (currently amended) A system according to ~~Claim 10~~ Claim 11 wherein said server is configured to provide dealer access to said system through said network.

17. (currently amended) A system according to ~~Claim 10~~ Claim 11 wherein said server is configured to provide the ~~potential~~ customer lead list through a telephone by at least one of a voice responsive system where a dealer enter spoken customer list information and a menu system where a dealer enters customer list information using touch keys of a telephone.

18. (currently amended) A system according to ~~Claim 10~~ Claim 11 wherein said server is configured to generate a mailing of the ~~potential~~ customer lead list to the dealers through at least one of electronic-mail and printed mailings for delivery by either of a postal service and a courier service.

19. (currently amended) A system according to ~~Claim 10~~ Claim 11 wherein said server is configured to upload to said database results of dealer initiated contacts with ~~potential~~ customers included on the customer lead list.

20. (currently amended) A system according to ~~Claim 10~~ Claim 11 wherein said server is configured to determine which customers will respond to a dealer initiated contact using a direct response model.

21. (currently amended) A computer for generating customer leads for use by dealers attempting to sell a product to a plurality of customers, the computer having a processor and a display, the computer coupled to a database, the computer programmed to:

~~prompt a user to select customer characteristics to apply to a propensity model for a determination of which customers within a customer database will respond an offer;~~

~~prompt a user for a time when the offer will be presented to customers; and~~

~~generate a potential customer list.~~

store customer information within the database including age, gender, income and payment history for each of the plurality of customers including inactive customers;

apply propensity models to one or more customers stored within the database, the propensity models including an early termination model and a cross-selling model, the early termination model for predicting a probability of early termination of a loan by the one or more customers wherein early termination includes a likelihood a customer will terminate a loan provided by the dealer before a contract life of the loan expires by prepaying the loan, the cross-selling model for predicting a probability of cross-selling to a predicted early termination customer wherein cross-selling includes a likelihood a customer will purchase another product from the dealer to retain the early termination customer as an active customer of the dealer;

apply an activation model and a timing model to one or more customers stored within the database, the activation model for predicting a probability of activating the one or more customers stored within the database including a likelihood that an inactive customer will accept an offer to sell a product from the dealer and become an active customer, the timing model for predicting when the customers will accept the offer; and

generate a customer lead list including customers satisfying the early termination model and the cross-selling model, or satisfying the activation model, wherein an early termination customer satisfying the cross-selling model is an early termination customer predicted to purchase another product from the dealer, and a customer satisfying the activation model is an inactive customer predicted to accept an offer to sell a product from the dealer.

22. (currently amended) A computer according to Claim 21 wherein to generate a ~~potential~~ customer lead list, said computer displays a computer generated screen of potential customers.

23. (original) A computer according to Claim 21 wherein the database comprises data corresponding to both active and inactive customer information.

24. (currently amended) A computer according to Claim 21 wherein to generate a ~~potential~~ customer lead list, said computer displays a computer generated screen prompting a user to select customer characteristics for clustering customers into customer groups.

25. (currently amended) A computer according to Claim 21 further programmed to display a computer generated screen prompting a user to select to provide the ~~potential~~ customer lead list to a dealer using at least one of electronic-mail and printed mailings for delivery by either of a postal service and a courier service.

26. (currently amended) A database for generating customer leads for use by dealers attempting to sell a product to a plurality of customers, said database comprising:

data corresponding to ~~at least one of active and inactive customers~~ customer information including age, gender, income and payment history for each of the plurality of customers including inactive customers;

data corresponding to ~~customers propensity to respond to an offer~~ applying propensity models to one or more customers stored within the database, the propensity models including an early termination model and a cross-selling model, the early termination model for predicting a probability of early termination of a loan by the one or more customers wherein early termination includes a likelihood a customer will terminate a loan provided by the dealer before a contract life of the loan expires by prepaying the loan, the cross-selling model for predicting a probability of cross-selling to a predicted early termination customer wherein cross-selling includes a likelihood a customer will purchase another product from the dealer to retain the early termination customer as an active customer of the dealer; ~~and~~

data corresponding to ~~a time when a customer will respond to an offer~~ applying an activation model and a timing model using the computer to one or more customers stored within the database, the activation model for predicting a probability of activating the one or more customers stored within the database including a likelihood that an inactive customer will accept an offer to sell a product from the dealer and become an active customer, the timing model for predicting when the customers will accept the offer; and

data corresponding to generating a customer lead list including customers satisfying the early termination model and the cross-selling model, or satisfying the activation model, wherein an early termination customer satisfying the cross-selling model is an early termination customer

predicted to purchase another product from the dealer, and a customer satisfying the activation model is an inactive customer predicted to accept an offer to sell a product from the dealer.

27. (currently amended) A database according to Claim 26 wherein said data corresponding to ~~applying~~ applying ~~customers~~ propensity models comprises data corresponding to a probability that the customer will to respond to an offer.

28. (currently amended) A database according to Claim 26 wherein said data corresponding to ~~a time~~ applying an activation model and a timing model comprises data corresponding to a probability that the customer will to respond to an offer at any one of user selected times.

29. (original) A database according to Claim 26 further comprising data corresponding to customer characteristics used for clustering customers.

30. (currently amended) A computer program embodied on a computer readable medium for generating customer leads for use by dealers attempting to sell a product to a plurality of customers, said program comprising at least one code segment that prompts a user to input customer information and then:

~~at least one record of customer information;~~

~~a plurality of rules for identifying which customers have a propensity to respond to an offer;~~

~~a plurality of rules for determining a time when customers will respond to the offer; and~~

~~a record of potential customers.~~

stores the customer information within a database including age, gender, income and payment history for each of the plurality of customers including inactive customers;

applies propensity models using the computer to one or more customers stored within the database, the propensity models including an early termination model and a cross-selling model,

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the early termination model for predicting a probability of early termination of a loan by the one or more customers wherein early termination includes a likelihood a customer will terminate a loan provided by the dealer before a contract life of the loan expires by prepaying the loan, the cross-selling model for predicting a probability of cross-selling to a predicted early termination customer wherein cross-selling includes a likelihood a customer will purchase another product from the dealer to retain the early termination customer as an active customer of the dealer;

applies an activation model and a timing model using the computer to one or more customers stored within the database, the activation model for predicting a probability of activating the one or more customers stored within the database including a likelihood that an inactive customer will accept an offer to sell a product from the dealer and become an active customer, the timing model for predicting when the customers will accept the offer; and

generates a customer lead list including customers satisfying the early termination model and the cross-selling model, or satisfying the activation model, wherein an early termination customer satisfying the cross-selling model is an early termination customer predicted to purchase another product from the dealer, and a customer satisfying the activation model is an inactive customer predicted to accept an offer to sell a product from the dealer.

31. (currently amended) A computer ~~readable medium~~ program according to Claim 30 further comprising a code segment that records ~~wherein said record of~~ customer information ~~comprises~~ including records of active and inactive customers.

32. (currently amended) A computer ~~readable medium~~ program according to ~~Claim 29~~ Claim 30 further comprising a code segment that stores a plurality of rules for clustering customer information.

33. (currently amended) A computer readable ~~medium~~ program according to Claim 32 further comprising a code segment that stores records of clustered customer groups.

34.-38. (cancelled)

39. (currently amended) Apparatus <u>for generating customer leads for use by dealers attempting to sell a product to a plurality of customers, the apparatus</u> comprising:

means for storing <u>customer information within</u> a database, <u>the</u> ~~of~~ customer information <u>including age, gender, income and payment history for each of the plurality of customers including inactive customers</u>;

means for ~~identifying customers with a propensity to respond to an offer~~ <u>applying propensity models to one or more customers stored within the database, the propensity models including an early termination model and a cross-selling model, the early termination model for predicting a probability of early termination of a loan by the one or more customers wherein early termination includes a likelihood a customer will terminate a loan provided by the dealer before a contract life of the loan expires by prepaying the loan, the cross-selling model for predicting a probability of cross-selling to a predicted early termination customer wherein cross-selling includes a likelihood a customer will purchase another product from the dealer to retain the early termination customer as an active customer of the dealer</u>;

means for ~~identifying a time when a customer will respond to an offer~~ <u>applying an activation model and a timing model to one or more customers stored within the database, the activation model for predicting a probability of activating the one or more customers stored within the database including a likelihood that an inactive customer will accept an offer to sell a product from the dealer and become an active customer, the timing model for predicting when the customers will accept the offer</u>;

means for generating a ~~potential~~ customer <u>lead</u> list ~~of customers likely to respond to an offer and the time which they are likely to respond to the offer~~ <u>including customers satisfying the early termination model and the cross-selling model, or satisfying the activation model, wherein an early termination customer satisfying the cross-selling model is an early termination customer predicted to purchase another product from the dealer, and a customer satisfying the activation model is an inactive customer predicted to accept an offer to sell a product from the dealer</u>; and

means for delivering the ~~potential~~ customer <u>lead</u> list to at least one dealer.

40. (currently amended) Apparatus according to Claim 39 wherein said means for generating a ~~potential~~ customer <u>lead</u> list comprises means for clustering groups of customers based on a selected set of customer characteristics.

41. (currently amended) Apparatus according to Claim 39 wherein said means for delivering the ~~potential~~ customer <u>lead</u> list comprises means for e-mailing the potential customer list to the dealer.

42. (currently amended) Apparatus according to Claim 39 wherein said means for delivering the ~~potential~~ customer <u>lead</u> list comprises means for ~~telephoning~~ <u>transmitting</u> the ~~potential~~ customer <u>lead</u> list to the dealer.

43.-45. (cancelled)